Dr. Akhtar Hameed Khan and President Barack Obama's Mother, Dr. S. Ann Dunham

A Tribute on Dr. Akhtar Hameed Khan's 12th Death Anniversary

By Nasim Yousaf

"In East Pakistan, Patten told me, he had worked with Akhtar Hameed Khan, an Indian born [Pakistani national], Cambridge educated social scientist and development activist, now recognized as a pioneer in what is known as microcredit" 1

— A Singular Woman: The Untold Story of Barack Obama's Mother by Janny Scott





World renowned social scientist Dr. Akhtar Hameed Khan (nominated for the Nobel Peace Prize²) was a pioneer of rural development, poverty alleviation and microcredit (extension of small loans to the poor). His ground-breaking methods have been applied around the world by everyone from Nobel Peace Prize Laureate Professor Muhammad Yunus to U.S. President Barack Obama's mother, Dr. Stanley Ann Dunham (who had a career in rural development and later promoted microcredit in Indonesia).

Dr. Khan first began experimenting with poverty alleviation in the mid-1940s. After resigning from the prestigious Indian Civil Service (I.C.S.), he, with his wife's (Nobel Prize Nominee in Literature Allama Mashriqi's daughter, Hameedah Begum) support, became a laborer and locksmith. Dr. Khan's new lifestyle served as a laboratory to test methods for combating poverty and changing the lives of the impoverished. Through this experience, Khan arrived at a novel conclusion: the destitute could be very productive if provided with some guidance and a small amount of working capital.

Dr. Khan would use this insight to develop two highly innovative and successful projects: the Bangladesh (previously Pakistan) Academy for Rural Development (BARD) and the Orangi Pilot Project (OPP). Dr. Khan planted the seeds for BARD in 1950, when he came to Comilla (a poverty stricken area in the then East Pakistan) and began applying a new approach; instead of giving donations to the poor, he started a Karkhana (workshop) to help empower them; the method proved to be highly successful — an investment of only *Taka* (Bangladesh currency) 26.87 (approximately US \$1.00) grew to \$1.2 million (Source: *Small farm equipment for developing countries* by A.R. Bose). By the early 1960s, Khan had formally launched the Comilla Co-operatives at the said academy and introduced microcredit/microsavings, despite opposition from "moneylenders, whose income was cut substantially by the cooperative system and the increased productivity" (Scholar Ralph Smuckler). John M. Cohen (Professor at Cornell University and tenured Fellow of the Harvard Institute for International Development, or the Pakistan *Academy* of Rural Development, ranks as one of the most influential programs in the Third World..."



Dr. Khan was honored with the Magsaysay Award⁷ (Considered Asia's Nobel Prize) for his outstanding accomplishments at BARD

Dr. Khan's second monumental project was the now world-famous Orangi Pilot Project (OPP), which he established in Karachi (Pakistan) in 1980. The project was setup in Orangi Town, a low income settlement of over one million people, and its goal was to provide low cost sanitation, housing, health, education and small loans (microcredit) to the impoverished of the region. The project was again highly successful and received worldwide acclaim. The United Nations publication *Critical analysis of urban policies and their impact on urban poverty* later stated: "The Orangi Pilot Project (OPP) has evolved as one of the most successful NGOs both on national and international scale..."

Dr. Khan thus emerged as a pioneer in the field of poverty alleviation and microfinance/microcredit; he received world recognition for his efforts, including a nomination for the Nobel Peace Prize. Indeed, Richard H. Patten (a brilliant American economist), who had worked with Dr. Khan in the 1960s at the Bangladesh Academy for Rural Development (BARD) and had learned a great deal from Dr. Khan, described him as "the finest development worker I have ever met." As successful as his projects were, Dr. Khan's impact cannot be measured through his projects alone. His true genius lies in the replicable model that he introduced; following the success of his BARD and OPP projects, people from around the world began studying his methods and visiting his projects to learn from him and reproduce his success. In fact, most individuals are likely unaware that President Barack Obama's Mother, S. Ann Dunham (who worked in rural development) actually applied Dr. Khan's microcredit, poverty alleviation, and rural development schemes.

Like Dr. Khan, Dr. Dunham, an unpretentious and intelligent individual, worked with the poor and laid similar emphasis on craftsmanship, weaving and female empowerment. Over the years, Dr. Dunham worked with many of the same agencies as Dr. Khan, including the Ford Foundation, U.S. Agency for International Development (USAID), and the World Bank. There are also a number of examples that indicate that Dr. Dunham was inspired by Dr. Khan's work. For instance, in 1974, the Indonesian Government was seeking assistance in implementing microcredit and rural development schemes. The World Bank thus sent Dr. Khan to Indonesia (from February 10 to March 5, 1974¹⁰) to survey the conditions and programs for rural development in Java (PARD 1974, 111). During his visit, Dr. Khan also spent time at many of the same sites where Dr. Dunham would later work, including Jakarta, Yogyakarta, Bogor, and Malang. Then, in January 1975, the East-West Center of the University of Hawaii (where Dr. Khan's works were well-known) invited Dr. Khan to read a paper. 12 Here, Dr. Khan enlightened a large audience of his experiences at BARD. Dr. Dunham was also pursuing her studies at the East-West Center at the time. Later that same year, ¹³ Dr. Dunham came to Indonesia to do anthropological field work in Java. Here, she would once again encounter Dr. Khan's work, as she would begin working closely with Richard Patten. Patten had worked with Dr. Khan at BARD (as referenced earlier) and was also with him during his trip to Indonesia, so he was quite familiar with Dr. Khan's projects (indeed Dr. Khan referred to Patten as his "old friend" in his report *Institutions for rural development in Indonesia*¹⁴). While working closely with Dr. Dunham in Indonesia, Patten shared Dr. Khan's ideas and methodology at BARD with her. Former

New York Times reporter Janny Scott mentioned Dr. Khan and Patten in her book on Dr. Dunham (published in 2011) entitled A Singular Woman: The Untold Story of Barack Obama's Mother:

"In East Pakistan (now Bangladesh), [Richard] Patten told me, he had worked with Akhtar Hameed Khan, an Indian born [Pakistani national], Cambridge educated social scientist and development activist, now recognized as a pioneer in what is known as microcredit — the making of very small, or micro, loans to impoverished entrepreneurs. Khan, who had founded the Pakistan Academy for Rural Development, had been working on ways of lending money for small enterprises, including small shops. 'We followed what he had pioneered when we did a public works program in East Pakistan [now Bangladesh], Patten said. He was doing group credit through the cooperatives but then using a local bank to support it.' The Agency for International Development was interested in trying similar things in Central Java [Indonesia]." 15







Clearly, Dr. Khan had a major influence on Dr. Dunham's work. Ultimately, during her time in Indonesia, Dr. Dunham did marvelous work in poverty alleviation, rural development, microcredit, and women's empowerment.

Along with Dr. Dunham, Dr. Khan also inspired a number of other notable individuals in the field. In perhaps the most prominent example of the impact of Dr. Khan's work, among those who visited his Academy at Comilla was Professor Muhammad Yunus. Professor Yunus later established the famous Grameen Bank in Bangladesh in 1983, for which he won the Nobel Peace Prize.

It is certainly a testament to the mass movement in rural development initiated by Dr. Khan that people like Professor Yunus and Dr. Dunham were able to successfully apply his methods. Even today, banks, NGOs, and microcredit and lending institutions continue to emerge from around the world following Dr. Khan's innovative example. Indeed, Dr. Khan's work has been admired by renowned individuals from both East and West. In addition to Dr. Dunham and Professor Yunus, Dr. Khan's admirers include Magsaysay Award (regarded as the Nobel Prize of Asia) winner Shoaib Sultan Khan and Former World Bank President Robert McNamara. 16

Dr. Khan passed away on October 09, 1999. On his passing, the World Bank issued a statement (October 20, 1999):

"The World Bank and its country team for Pakistan are greatly saddened by the passing of Dr. Akhtar Hameed Khan last week. The World Bank holds Dr. Khan in great esteem for his groundbreaking work in poverty alleviation and raising standards of living through community participation..."

Indeed, the tributes to Dr. Khan continued to pour in long after his death. In a letter to me dated March 27, 2002, Micko Nishimizu (Vice President, South Asia Region, World Bank) graciously wrote of Dr. Khan:

"...The life and work of this South Asian legend will continue to have repercussions far beyond the region, well into this millennium. His greatest legacy is the hundreds of disciples who continue his work in earnest, poised for victory in the battle against poverty." 17

And Former Vice Chancellor Jamia Millia Islamia (India) Syed Shahid Mahdi¹⁸ kindly wrote in an email to me on October 17, 2004:

"Dr. Akhtar Hameed Khan was unique figure of the subcontinent of the last century. His spirits of sacrifice and his untiring effort to ameliorate the condition of the disadvantaged should be a source of inspiration for us. Please accept my good wishes for keeping his memory alive".

Indeed, Dr. Khan, a simple and humble man, quietly changed the world. It is imperative that we continue to learn from him and apply his methods in order to confront the challenges faced by the impoverished today.

Nasim Yousaf is a scholar and historian who has presented papers at U.S. conferences and written many articles and books. He has also contributed articles to the "Harvard Asia Quarterly" and the "World History Encyclopedia (USA)." His forthcoming books include "Mahatma Gandhi & My Grandfather, Allama Mashriqi" and "World Famous Personalities in Microfinance and Poverty Alleviation: Nobel Prize Nominee Dr. Akhtar Hameed Khan, Nobel Prize Laureate Professor Muhammad Yunus and President Barack Obama's Mother, Dr. S. Ann Dunham."

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http://www.bard.gov.bd

Facebook:

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¹ Janny Scott, A Singular Woman: The Untold Story of Barack Obama's Mother, Publisher: Riverhead Books), p. 211.

² Ralph Smuckler, A University Turns to the World: A Personal History of the Michigan State University International Story, p.112

³ A.R. Bose, *Small farm equipment for developing countries* by United States. Agency for International Development; International Rice Research Institute, p. 515.

⁴ Ralph Smuckler, A University Turns to the World: A Personal History of the Michigan State University International Story, p. 111.

⁵ John M. Cohen, *Integrated rural development: the Ethiopian experience and the Debate*, Publisher: The Scandinavian of African Studies, Uppsala, (February 1987), p. 02.

⁶ John M. Cohen, *Integrated rural development: the Ethiopian experience and the Debate*, Publisher: The Scandinavian of African Studies, Uppsala, (February 1987), p. 14.

⁷ Morning News, Dacca. Also see *The Easter Examiner* (Chittagong), September 01, 1963. *Pakistan Observer* (Dacca), August 14, 1963, *The Civil & Military Gazette* (Lahore), August 13, 1963

⁸ United Nations, *Critical analysis of urban policies and their impact on urban poverty*. Economic and Social Commission for Asia and the Pacific, p. 65.

⁹ Janny Scott, A Singular Woman: The Untold Story of Barack Obama's Mother, Publisher: Riverhead Books), p.278.

Akhtar Hameed Khan, *Report on Study Tour in Indonesia* – 10th – 5th March 1974, Pakistan Academy for Rural Development, Peshawar, Pakistan, 1974, p.1. Also see David L. Gordon, *Institutions for Rural Development in Indonesia* (Memorandum on Dr. Akhtar Hameed Khan's visit to Indonesia), Pakistan Academy for Rural Development, Peshawar, Pakistan, 1974, p.1 and

11 Ibid

¹² Shoaib Sultan Khan, 1980, *Rural Development in Pakistan*. New Delhi, India: Vikas Publishing House Pvt. Ltd., p.153

¹³ Janny Scott, A Singular Woman: The Untold Story of Barack Obama's Mother, Publisher: Riverhead Books), p. 157.

¹⁴ Akhtar Hameed Khan, *Report on Study Tour in Indonesia* – 10th – 5th March 1974, Pakistan Academy for Rural Development, Peshawar, Pakistan, 1974, p.1

¹⁵ Janny Scott, A Singular Woman: The Untold Story of Barack Obama's Mother, Publisher Riverhead Books), p. 211.

¹⁶ Allama Mashriqi & Dr. Akhtar Hameed Khan: Two Legends of Pakistan, p. 351. Also see Akhtar Hameed Khan, 1985, Rural Development in Pakistan. Lahore, Pakistan: Vanguard Books Ltd., p. vi.

¹⁷ Allama Mashrigi & Dr. Akhtar Hameed Khan: Two Legends of Pakistan, p. 407-408.

He held many important positions, including serving as India's Alternate Permanent Representative to the Food and Agriculture Organization of the United Nations (FAO), Rome. Source: http://www.iansnews.com/jamia/en/aboutjamia/profile/history/Past_Vice_Chancellors_Profile-16/Mr_Syed_Shahid_Mahdi-2189